

Certificate of Notice Page 1 of 2
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Francis Rayner
 Terri Rayner
 Debtors

Case No. 18-13052-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: DonnaR
 Form ID: 211

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Nov 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2018.

db/jdb +Francis Rayner, Terri Rayner, 136 Willowbrook Road, Clifton Heights, PA 19018-2511

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
 CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,
 J100@ecfcbis.com
 MICHAEL T. MALARICK on behalf of Trustee WILLIAM C. MILLER, Esq. michael@malaricklaw.com,
 t.mr70336@notify.bestcase.com
 MICHAEL T. MALARICK on behalf of Debtor Francis Rayner michael@malaricklaw.com,
 t.mr70336@notify.bestcase.com
 MICHAEL T. MALARICK on behalf of Joint Debtor Terri Rayner michael@malaricklaw.com,
 t.mr70336@notify.bestcase.com
 REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
 philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re:

Chapter: 7

Francis Rayner and Terri Rayner

Debtor(s)

Case No: 18-13052-mdc

ORDER

AND NOW, 11/8/18 , the debtor having failed to file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 727(a)(11); see also Bankruptcy Rule 4004, or a request for a waiver from this requirement. 11 U.S.C. § 109(h)(4),

And the statement regarding personal financial management was due, *see* Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall have until 11/22/18 to file a statement regarding completion of an instructional course concerning personal financial management or a request for a waiver

from such requirement. If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 7 discharge. See Advisory Committee Note to Fed. R. Bankr. P. 4004.

For The Court

Magdeline D. Coleman

Judge ,United States Bankruptcy
Court